# Case 13-19701-mdc Doc 53 Filed 10/03/18 Entered 10/04/18 01:15:33 Desc Imaged

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United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Les Snyder Deborah A Snyder Debtors Case No. 13-19701-mdc Chapter 13

## **CERTIFICATE OF NOTICE**

District/off: 0313-2 User: YvetteWD Page 1 of 1 Date Rcvd: Oct 01, 2018

Form ID: pdf900 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2018.

db/jdb +Les Snyder, Deborah A Snyder, 9226 Treaty Road, Philadelphia, PA 19114-3825

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2018 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION

agornall@kmllawgroup.com, bkgroup@kmllawgroup.com

DAVID M. OFFEN on behalf of Joint Debtor Deborah A Snyder dmol60west@gmail.com,

davidoffenecf@gmail.com

DAVID M. OFFEN on behalf of Debtor Les Snyder dmo160west@gmail.com, davidoffenecf@gmail.com
KEVIN G. MCDONALD on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION

REBECCA ANN SOLARZ on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com

THOMAS I. PULEO on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 8

# IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Les Snyder Deborah A, Snyder	<u>Debtors</u>	CHAPTER 13	
PNC Bank, National Associates	ciation <u>Movant</u>	NO. 13-19701 MDC	1
Les Snyder Deborah A. Snyder	<u>Debtors</u>	11 U.S.C. Section 362	
William C. Miller Esq.	Trustee		

### STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

The post-petition arrearage on the mortgage held by the Movant on the Debtors' residence is \$2,470.78, which breaks down as follows;

Post-Petition Payments:

June 2018 to August 2018 at \$1,186.56/month

Suspense Balance;

\$1,088.90

**Total Post-Petition Arrears** 

\$2,470.78

- 2. The Debtor(s) shall cure said arrearages in the following manner;
- a). Beginning on September 1, 2018 and continuing through November 1, 2018, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of \$1,186.56 on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of \$823.60 from September 2018 to October 2018 and \$823.58 for November 2018 towards the arrearages on or before the last day of each month at the address below;

PNC Bank 3232 Newmark Drive Miamisburg, OH 45342

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

- 3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.
- 4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtors' attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.
  - 5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.
- If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.
- If the instant bankruptcy is terminated by either dismissal or discharge, this
  agreement shall be null and void, and is not binding upon the parties.
- 8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
  - 9. The parties agree that a facsimile signature shall be considered an original signature.

Date: August 14, 2018

By: <u>/s/ Rebecca A. Solarz, Esquire</u> Rebecca A. Solarz, Esquire

Date: 9/13/2018

David M. Offen Attorney for Debtors

Date: 9/24/18

William C. Miller Chapter 13 Trustee

\*without prejudice to any trustee rights or remedies

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Approved by the Court this <u>1st</u> day of <u>October</u>, 2018. However, the court retains discretion regarding entry of any further order.

Magdelin D. Colen Bankruptcy Judge

Magdeline D. Coleman

PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION PO Box 1820 Dayton, OH 45401-1820